

RECEIVED AND FILED  
IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE 03 DEC - 1 PM 3:42

LUIS PADILLA RIVERA, DEBTOR (S)  
LUZ S. APONTE MELENDEZ  
DEBTOR (S)

\* CASE NO. 03-13096  
\* CHAPTER 13

**NOTICE OF FILING PETITION IN BANKRUPTCY UNDER  
CHAPTER 13 AND OF AUTOMATIC STAY OF SUITS**

You are hereby notified that **LUIS PADILLA RIVERA and LUZ S. APONTE MELENDEZ** have filed a petition under Chapter 13 of Title 11, United States Code on DEC 1 - 2003

Pursuant to the provisions of 11 USC §362, the filing of the petition by the above-named debtors operates as a stay of the commencement or continuation of any court or other proceeding against the debtors, of the enforcement of any judgment against them, of any act or the commencement or continuation of any court proceeding to enforce any lien on the property of the debtors, and of any court proceeding commenced for the purpose of rehabilitation of the debtors or the liquidation of their estate.

You are further notified that under Bankruptcy Act, 11 U.S.C. §1301, a creditor may not act, or commence or continue any civil action, to collect all or any part of a consumer debt of the debtors from any individual that is liable on such debt with the debtors.

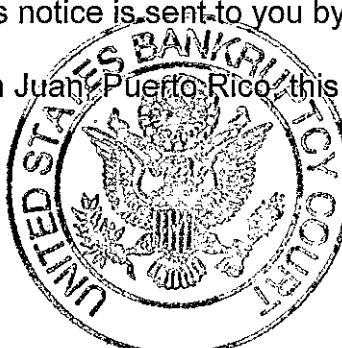
This notice is sent to you by order of the United States Bankruptcy Judge.

San Juan, Puerto Rico, this

DEC 1 - 2003

CELESTINO MATTA-MENDEZ, CLERK  
U.S. BANKRUPTCY COURT

By:  DEPUTY CLERK



<b>United States Bankruptcy Court District of Puerto Rico</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>LUIS PADILLA RIVERA</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>LUZ S. APONTE MELENDEZ</b>
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>A/K/A LUZ S. PADILLA APONTE 03 13096</b>
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>000-00-1171</b>		Soc. Sec./Tax I.D. No. (if more than one, state all): <b>000-00-4370</b>
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>URB. BELLO HORIZONTE F-7 CALLE 2 GUAYAMA, PR 00784</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>URB. BELLO HORIZONTE F-7 CALLE 2 GUAYAMA, PR 00784</b>
County of Residence or of the Principal Place of Business: <b>Guayama</b>		County of Residence or of the Principal Place of Business: <b>Guayama</b>
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor  
(if different from street address above):

### Information Regarding the Debtor (Check the Applicable Boxes)

#### Venue (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

#### Type of Debtor (Check all boxes that apply)

Individual(s)  Railroad  
 Corporation  Stockbroker  
 Partnership  Commodity Broker  
 Other \_\_\_\_\_

#### Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check on box)

Chapter 7  Chapter 11  Chapter 13  
 Chapter 9  Chapter 12  
 Sec. 304 - Case ancillary to foreign proceeding

#### Nature of Debts (Check one box)

Consumer/Non-Business  Business

#### Filing Fee (Check one box)

Full Filing Fee attached  
 Filing Fee to be paid in installments (applicable to individuals only)  
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.  
 Rule 1006(b). See Official Form No. 3.

#### Chapter 11 Small Business (Check all boxes that apply)

Debtor is a small business as defined in 11 U.S.C. § 101  
 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

#### Statistical/Administrative Information (Estimates only)

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

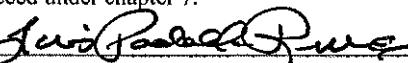
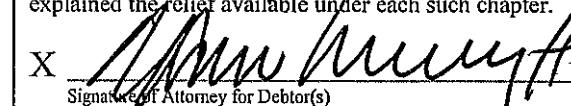
Estimated Number of Creditors	1-15 <input checked="" type="checkbox"/>	16-49 <input type="checkbox"/>	50-99 <input type="checkbox"/>	100-199 <input type="checkbox"/>	200-999 <input type="checkbox"/>	1000-over <input type="checkbox"/>
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#### Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

#### Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s):	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: SEE SCHEDULE ATTACHED	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p><u>X</u>  Signature of Debtor</p> <p><u>X</u>  Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) <u>Dec. 1, 2003</u></p> <p>Date</p>			
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.			
<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><u>X</u>  Signature of Attorney for Debtor(s)</p> <p>Date</p>			
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> No			
<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.			
Printed Name of Bankruptcy Petition Preparer  Social Security Number  Address  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
<p><u>X</u>  Signature of Bankruptcy Petition Preparer</p> <p>Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>			

**VOLUNTARY PETITION**  
Continuation Sheet - Page 1 of 1

Prior Bankruptcy Case Filed Within Last 6 Years:

Location Where Filed: DISTRICT OF PR

Case Number: 01-08943-S

Date Filed: 08/14/01

Location Where Filed: DISTRICT OF PR

Case Number: 98-12742-S

Date Filed: 09/09/98

United States Bankruptcy Court  
District of Puerto Rico

IN RE:

Case No. 03-

LUIS PADILLA RIVERA & LUZ S. APONTE MELENDEZ

Chapter 13

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ 1,500.00
Prior to the filing of this statement I have received .....	\$ 100.00
Balance Due .....	\$ 1,400.00

2. The source of the compensation paid to me was:  Debtor  Other (specify):

3. The source of compensation to be paid to me is:  Debtor  Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- [Other provisions as needed]

**PRIOR CHAPTER 13 CASE:**

01-08943 FEE PAID: UNKNOWN ATTORNEY: FRANCISCO A. PADILLA RODRIGUEZ STATUS: DISMISSED.  
98-12742 UNKNOWN HECTOR L. MAURAS GARCIA DISMISSED.

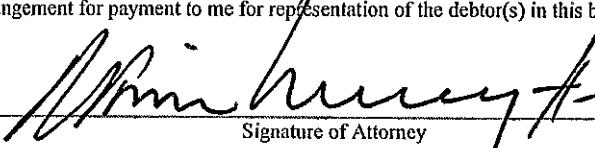
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dec. 1, 2003

Date



Signature of Attorney

**R. FIGUEROA CARRASQUILLO ATTORNEY AT LAW**

Name of Law Firm

**United States Bankruptcy Court  
District of Puerto Rico**

**IN RE:**

Case No. 03-

LUIS PADILLA RIVERA & LUZ S. APONTE MELENDEZ

Chapter 13

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

**AMOUNTS SCHEDULED**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	80,000.00		
B - Personal Property	Yes	2	4,575.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		50,075.22	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		40,702.76	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,790.99
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,240.99
Total Number of Sheets in Schedules		13			
			Total Assets	84,575.00	
			Total Liabilities		90,777.98

**Debtor(s)**

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
HOUSE AND LOT LOCATED AT URB. BELLO HORIZONTE, F-7 CALLE 2, GUAYAMA PR			80,000.00	50,075.22

**(Report also on Summary of Schedules)**

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			H W J C	
1. Cash on hand.	X	<b>CHECKING ACCOUNT IN ORIENTAL BANK</b>		275.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	ONE (1) LIVING AND ONE (1) DINING ROOM SETS ONE (1) MICROWAVE ONE (1) STOVE AND ONE (1) REFRIGERATOR ONE (1) TV SET ONE (1) WASHING MACHINE TWO (2) BEDROOM SETS		800.00 100.00 800.00 300.00 200.00 800.00
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, include audio, video, and computer equipment.				
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	CLOTHING FOR DEBTORS AND DEPENDENT JEWELRY		800.00 500.00
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION			
			H	W	J	C
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X					
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
21. Patents, copyrights, and other intellectual property. Give particulars.	X					
22. Licenses, franchises, and other general intangibles. Give particulars.	X					
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X					
24. Boats, motors, and accessories.	X					
25. Aircraft and accessories.	X					
26. Office equipment, furnishings, and supplies.	X					
27. Machinery, fixtures, equipment, and supplies used in business.	X					
28. Inventory.	X					
29. Animals.	X					
30. Crops - growing or harvested. Give particulars.	X					
31. Farming equipment and implements.	X					
32. Farm supplies, chemicals, and feed.	X					
33. Other personal property of any kind not already listed. Itemize.	X					

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states. 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b>SCHEDULE A - REAL PROPERTY</b>			
HOUSE AND LOT LOCATED AT URB. BELLO HORIZONTE, F-7 CALLE 2, GUAYAMA PR	11 USC § 522(d)(1)	29,924.78	80,000.00
<b>SCHEDULE B - PERSONAL PROPERTY</b>			
CHECKING ACCOUNT IN ORIENTAL BANK	11 USC § 522(d)(5)	275.00	275.00
ONE (1) LIVING AND ONE (1) DINING ROOM SETS	11 USC § 522(d)(3)	800.00	800.00
ONE (1) MICROWAVE	11 USC § 522(d)(3)	100.00	100.00
ONE (1) STOVE AND ONE (1) REFRIGERATOR	11 USC § 522(d)(3)	800.00	800.00
ONE (1) TV SET	11 USC § 522(d)(3)	300.00	300.00
ONE (1) WASHING MACHINE	11 USC § 522(d)(3)	200.00	200.00
TWO (2) BEDROOM SETS	11 USC § 522(d)(3)	800.00	800.00
CLOTHING FOR DEBTORS AND DEPENDENT	11 USC § 522(d)(3)	800.00	800.00
JEWELRY	11 USC § 522(d)(4)	500.00	500.00

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
							UNSECURED PORTION, IF ANY
Account No. 583-18-1171  DORAL FINANCIAL CORP. PO BOX 71529 SAN JUAN, PR 00936-8629			MORTGAGE LOAN				40,000.00
Value \$ 80,000.00							
Account No. 583-18-1171  M & A. FINANCIAL CORP. PO BOX 9662 SAN JUAN, PR 00908			GARNISHMENT				10,075.22
Value \$ 80,000.00							
Account No.							
Value \$							
Account No.							
Value \$							
Account No.							
Value \$							

0 Continuation Sheets attached

Subtotal (Total of this page)	<b>50,075.22</b>
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(Complete only on last sheet of Schedule D) **TOTAL**

(Report total also on Summary of Schedules)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the Total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS**

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 **Deposits by individuals**

Claims of individuals up to a maximum of \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

 **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 Continuation Sheets attached

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 582-90-4370			CONSUMER LOAN				5,000.00
ASOCIACION EMPLEADOS ELA PO BOX 364508 SAN JUAN, PR 00936-4508							
Account No. 644-307916-04			CONSUMER LOAN				2,697.15
ASSOCIATE FINANCE 1 CITIBANK DRIVE STE 201 SAN JUAN, PR 00726							
Account No. 24111-5			CONSUMER LOAN				12,026.00
COOP A/C MAUNABO PO BOX 127 MAUNABO, PR 00707							
Account No.			Assignee or other notification for: COOP A/C MAUNABO				
LCDA. CARMEN MARQUEZ PEREZ CALLE ANTONIO R. BARCELO #39 MAUNABO, PR 00707							
Account No. 24111			CREDIT CARD PURCHASES				4,981.27
COOP A/C MAUNABO PO BOX 127 MAUNABO, PR 00707							
Subtotal (Total of this page)							24,704.42
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)							

1 Continuation Sheets attached

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
LCDA. CARMEN MARQUEZ PEREZ CALLE ANTONIO R. BARCELO #39 MAUNABO, PR 00707			Assignee or other notification for: COOP A/C MAUNABO				
Account No. 583-18-1171  DEPARTAMENTO DE HACIENDA PO BOX 9020192 SAN JUAN, PR 00902-0192			TAXES				2,955.20
Account No. 5025-010433  ISLAND FINANCE PO BOX 195369 SAN JUAN, PR 00919-5369			CONSUMER LOAN				4,843.14
Account No. 5025-040437  ISLAND FINANCE PO BOX 195369 SAN JUAN, PR 00919-5369			CONSUMER LOAN				4,900.00
Account No. 139900039202  MONEY EXPRESS PO BOX 11867 FEDZ JUNCOS STATION SAN JUAN, PR 00910-3867			CONSUMER LOAN				2,500.00
Account No. 583-18-1171  VERIZON WIRELESS PO BOX 70366 SAN JUAN, PR 00936-8366			SERVICES				800.00
Account No.							

Sheet 1 of 1 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	15,998.34
----------------------------------	-----------

(Complete only on last sheet of Schedule F) **TOTAL** **40,702.76**  
(Report total also on Summary of Schedules)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Debtor(s)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAME <b>ROSA I. PADILLA SANTOS</b>	AGE <b>10Y</b>	RELATIONSHIP <b>Daughter</b>
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	<b>MANUFACTURING OPERATOR</b>	IMPRESSION OFFICER	
Name of Employer	<b>WYETH PHARMACEUTICAL</b>	COMISION ESTATAL DE ELECCIONES	
How long employed	<b>18 YEARS</b>	13 YEARS	
Address of Employer	<b>CARR #3 GUAYAMA PR</b>	C. FRANCISCO BRUNO 45-O GUAYAMA PR	

Income: (Estimate of average monthly income)

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

Estimated monthly overtime

**SUBTOTAL**

## LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security	\$ 488.37	\$ 126.76
b. Insurance	\$ _____	\$ 6.50
c. Union dues	\$ _____	\$ 44.16
d. Other (specify) <u>See Schedule Attached</u>	\$ 590.56	\$ 219.08
	\$ _____	\$ _____

**SUBTOTAL OF PAYROLL DEDUCTIONS****TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social Security or other government assistance

(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

**TOTAL MONTHLY INCOME**

**TOTAL COMBINED MONTHLY INCOME \$ 2,790.97** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other Payroll Deductions:		
401K	116.70	144.08
VOL ACC	1.52	
VL DP LF	6.76	
HI	40.13	
401K LN	117.26	
VOL LIFE	12.22	
401K ATX	165.97	
MISC DED	130.00	
ELA ASOC		75.00



IN RE \_\_\_\_\_

Case No. \_\_\_\_\_

Debtor(s)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1)

Date: Dec. 1, 2003 Signature: Lewis Pauline Rues Debtor  
Date: Dec. 1, 2003 Signature: John Pauline Rues (Joint Debtor, if any)

[If joint case, both spouses must sign.]

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

© A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1)

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
District of Puerto Rico

IN RE:

Case No. 03-

LUIS PADILLA RIVERA & LUZ S. APONTE MELENDEZ

Chapter 13

Debtor(s)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

**None** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)  
**29,500.00 INCOME FROM HUSBAND YEAR 2003**  
**16,500.00 INCOME FROM WIFE YEAR 2003**  
**31,000.00 INCOME FROM HUSBAND YEAR 2002**  
**18,000.00 INCOME FROM WIFE YEAR 2002**

**2. Income other than from employment or operation of business**

**None** State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**3. Payments to creditors**

**None** a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**✓** b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

**None** a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER  
COOP. A/C MAUNABO  
VS. LUIS PADILLA RIVERA  
CASE # GACI2003-00503

NATURE OF PROCEEDING  
COLLECTION OF MONIES

COURT OR AGENCY  
AND LOCATION  
DISTRICT OF PR, GUAYAMA  
PART

STATUS OR  
DISPOSITION  
PENDING

None b. Describe all property than has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE  
ROBERTO FIGUEROA CARRASQUILLO  
PO BOX 193677  
SAN JUAN, PR 00919-3677

DATE OF PAYMENT, NAME OF  
PAYOR IF OTHER THAN DEBTOR  
12/01/03

AMOUNT OF MONEY OR DESCRIPTION  
AND VALUE OF PROPERTY  
100.00

#### 10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

**None** List all property owned by another person that the debtor holds or controls.



**15. Prior address of debtor**

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### **16. Spouses and Former Spouses**

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

**"Hazardous Material"** means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

---

**18. Nature, location and name of business**

**Note** a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

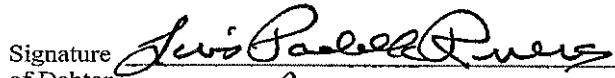
b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

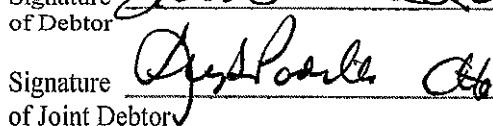
Date: Dec. 1, 2003

Signature  
of Debtor



Date: Dec. 1, 2003

Signature  
of Joint Debtor  
(if any)



*[If completed on behalf of a partnership or corporation]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

\_\_\_\_\_ continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 18 U.S.C. § 156.*

LUIS PADILLA RIVERA  
URB. BELLO HORIZONTE  
F-7 CALLE 2  
GUAYAMA, PR 00784

M & A. FINANCIAL CORP.  
PO BOX 9662  
SAN JUAN, PR 00908

03-13096

LUZ S. APONTE MELENDEZ  
URB. BELLO HORIZONTE  
F-7 CALLE 2  
GUAYAMA, PR 00784

MONEY EXPRESS  
PO BOX 11867 FEDZ JUNCOS STATION  
SAN JUAN, PR 00910-3867

R. FIGUEROA CARRASQUILLO  
ATTORNEY AT LAW  
PO BOX 193677  
SAN JUAN, PR 00919-3677

VERIZON WIRELESS  
PO BOX 70366  
SAN JUAN, PR 00936-8366

ASOCIACION EMPLEADOS ELA  
PO BOX 364508  
SAN JUAN, PR 00936-4508

ASSOCIATE FINANCE  
1 CITIBANK DRIVE STE 201  
SAN JUAN, PR 00726

COOP A/C MAUNABO  
PO BOX 127  
MAUNABO, PR 00707

DEPARTAMENTO DE HACIENDA  
PO BOX 9020192  
SAN JUAN, PR 00902-0192

DORAL FINANCIAL CORP.  
PO BOX 71529  
SAN JUAN, PR 00936-8629

ISLAND FINANCE  
PO BOX 195369  
SAN JUAN, PR 00919-5369

LCDA. CARMEN MARQUEZ PEREZ  
CALLE ANTONIO R. BARCELO #39  
MAUNABO, PR 00707

IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO

IN THE MATTER OF:

*Luis Padilla Rivera*  
*Luz S. Aponte Melendez*

DEBTOR

03-13096

CASE NUMBER

CHAPTER 13

**NOTICE TO DEBTOR OF FILING A PETITION IN BANKRUPTCY UNDER CHAPTER 13**

Upon the filing of the instant petition, the items checked were not submitted to the Court:

- Signature (Upon filing)
- Master address list (Upon filing)
- Master address list in Diskette (Upon filing)
- List of creditors (Upon filing)
- Statement of Social Security Number (Form B-21) and/or Employer ID Number (Upon filing)
- Statement disclosing compensation paid or to be paid to the attorney for the debtor Must be submitted upon filing or within 15 days or any other date set by the Court. 11 U.S.C. §329 and Rule 2016 (b), Fed.R Bankr.P.
- Chapter 13 Plan (Must be submitted within 15 days)
- Schedules (Must be submitted with the petition or within 15 days)
- Statement of financial affairs (Official Form 7)  
(Must be submitted with the petition or within 15 days . Rule 1007 (b) & (c)

You are hereby notified that upon failure to file any of the above indicated documents within the prescribed period of time specified herein, the Court may enter an order of dismissal without further notice or hearing.

In San Juan, Puerto Rico, this

DEC 1 - 2003

BY ORDER OF THIS COURT  
CELESTINO MATTA-MENDEZ

By:

Deputy Clerk